

[RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:]

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567

FILED

2019 SEP 26 P 12:40

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRYAN, TEXAS
K. McQueen DEPUTY

TS#: 19-23465

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 1/28/2008, ARNULFO AREGULLIN, A SINGLE MAN, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of MICHAEL L. RIDDLE, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC FOR WESTSTAR MORTGAGE CORPORATION, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$123,607.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC FOR WESTSTAR MORTGAGE CORPORATION, which Deed of Trust is Recorded on 1/30/2008 as Volume 00987743, Book 8425, Page 273, in Brazos County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

LOT TWELVE (12), BLOCK TWO (2), SHERWOOD HEIGHTS SECTION 1, BRAZOS COUNTY, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 353, PAGE 635 OF THE DEED RECORDS OF BRAZOS COUNTY, TEXAS.

Commonly known as: **4628 ROCK PRAIRIE ROAD WEST, COLLEGE STATION, TX 77845**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Pete Florez, Sheryl LaMont, Harriett Fletcher, David Sims, Robert LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Pete Florez, Sheryl LaMont, Harriett Fletcher, Robert LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard,** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **BankUnited N.A.**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and



4706184

Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **12/3/2019 at 10:00 AM**, or no later than three (3) hours after such time, in **Brazos County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING (200 SOUTH TEXAS AVENUE, BRYAN, TEXAS) OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

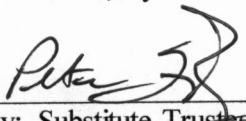
If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WITNESS, my hand this 9/25/2019


By: Substitute Trustee(s)

Pete Florez, Sheryl LaMont, Harriett Fletcher, David Sims, Robert LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Pete Florez, Sheryl LaMont, Harriett Fletcher, Robert LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard,

C/O Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.**

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
2/8/1995

Original Beneficiary/Mortgagee:
STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK

Recorded in:
Volume: 2294
Page: 271
Instrument No: 573432

Mortgage Servicer:
Nationstar Mortgage LLC d/b/a Mr. Cooper is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
BISENTE MENDEZ AND SPOUSE, GUADALUPE MENDEZ
Current Beneficiary/Mortgagee:
Nationstar Mortgage LLC d/b/a Mr. Cooper

Property County:
BRAZOS

2019 OCT 17 P 12:02

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY BRYAN, TEXAS
BY *Debra Bur* DEPUTY

Mortgage Servicer's Address:
8950 Cypress Waters Blvd.,
Coppell, TX 75019

Legal Description: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN BRAZOS COUNTY, TEXAS AND BEING THE WEST 1/2 OF LOT ONE (1), COULTERS SUBDIVISION OF THE LOBELLO TRACT, AN ADDITION TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 95, PAGE 468 OF THE DEED RECORDS OF BRAZOS COUNTY

Date of Sale: 12/3/2019

Earliest Time Sale Will Begin: 11:00:00 AM

Place of Sale of Property: Brazos County Administration Building, 200 South Texas Avenue, Bryan, TX 77803 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please
Send written notice of the active duty military

service to the sender of this notice immediately.

[Signature]
Amy Bowman, Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Joshua Sanders, Aarti Patel, Mariel Marroquin, Kristopher Holub, Julian Perrine, Pete Florez, Zachary Florez, Orlando Rosas, Bobby Brown, Orlando Rosas or Bobby Brown
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

MH File Number: TX-18-69866-POS
Loan Type: Conventional Residential

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	David Foster Overstreet and Maria Overstreet	Deed of Trust Date	April 10, 2015
Original Mortgagee	Compass Bank	Original Principal	\$417,000.00
Recording Information	Instrument #: 01227229 in Brazos County, Texas	Original Trustee	Eduardo Castaneda
Property Address	7235 River Place Court, College Station, TX 77845	Property County	Brazos

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	BBVA USA, an Alabama banking corporation, formerly known as Compass Bank	Mortgage Servicer	BBVA USA
Current Beneficiary	BBVA USA, an Alabama banking corporation, formerly known as Compass Bank	Mortgage Servicer Address	401 West Valley Avenue, Homewood, AL 35209

SALE INFORMATION:

Date of Sale	12/03/2019
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The atrium on the 1st floor of the County administration building, 200 South Texas Avenue, Bryan, Texas County Courthouse in Brazos County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Brazos County Commissioner's Court.
Substitute Trustees	Pete Florez, Zachary Florez, Orlando Rosas, Bobby Brown, Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, David Sims, Robert LaMont, Allan Johnston, Ronnie Hubbard, Selim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	5001 Spring Valley Road, Suite 1020W, Dallas, Texas 75244

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
ALL OF LOT ELEVEN (11), BLOCK ONE (1), RIVER PLACE SUBDIVISION PHASE TWO, A SUBDIVISION IN BRAZOS COUNTY, TEXAS ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4178, PAGE 311 OF THE OFFICIAL PUBLIC RECORDS OF BRAZOS COUNTY, TEXAS.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 205-01207

PAGE 1

NOTICE OF TRUSTEE'S SALE

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

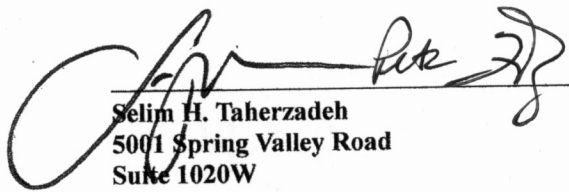
The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Dated September 13, 2019.


Selim H. Taherzadeh
5001 Spring Valley Road
Suite 1020W
Dallas, TX 75244
(469) 729-6800

Return to: TAHERZADEH, PLLC
5001 Spring Valley Road, Suite 1020W, Dallas, TX 75244

SELECT PORTFOLIO SERVICING, INC. (SPS)
ARELLANO, MARIO AND ROSA
2911 MISSOURI AVENUE, BRYAN, TX 77803

CONVENTIONAL
Firm File Number: 19-033208

NOTICE OF TRUSTEE'S SALE

WHEREAS, on June 24, 1998, MARIO ARELLANO AND WIFE, ROSA E. ARELLANO, as Grantor(s), executed a Deed of Trust conveying to MICHAEL L. RIDDLE, as Trustee, the Real Estate hereinafter described, to ACCUBANC MORTGAGE CORPORATION, A CORPORATION in payment of a debt therein described. The Deed of Trust was filed in the real property records of **BRAZOS COUNTY, TX** and is recorded under Clerk's File/Instrument Number 0659827 Volume 03176, Page 00129, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, December 3, 2019** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate in the area designated by the Commissioners Court, of **Brazos county**, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Brazos, State of Texas:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN BRAZOS COUNTY, TEXAS AND BEING LOT SIX (6), BLOCK TWENTY-FOUR (24), SECOND SUBDIVISION OF LYNNDALE ACRES, AN ADDITION TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 168, PAGE 639 OF THE DEED RECORDS OF BRAZOS COUNTY, TEXAS.

Property Address: 2911 MISSOURI AVENUE
BRYAN, TX 77803
Mortgage Servicer: SELECT PORTFOLIO SERVICING, INC.
Mortgagee: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE SACO I INC.,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2000-1
3217 S. DECKER LAKE DR.
SALT LAKE CITY, UT 84119

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

FILED
2019 OCT 31 P 2:00
KAREN McQUEEN COUNTY CLERK
BRAZOS COUNTY BRYAN TEXAS
Michelle Oliver CLERK


SUBSTITUTE TRUSTEE

Amy Bowman, Reid Ruple, Kathleen Adkins, Evan Press,
Cary Corenblum, Joshua Sanders, Aarti Patel, Mariel
Marroquin, Kristopher Holub, Julian Perrine, Pete Florez,
Zachary Florez, Orlando Rosas, Bobby Brown
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	David Foster Overstreet and Maria Overstreet	Deed of Trust Date	April 10, 2015
Original Mortgagee	Compass Bank	Original Principal	\$198,000.00
Recording Information	Instrument #: 01227230 in Brazos County, Texas	Original Trustee	Ben Hayes Riggs
Property Address	7235 River Place Court, College Station, TX 77845	Property County	Brazos

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	BBVA USA, an Alabama banking corporation, formerly known as Compass Bank	Mortgage Servicer	BBVA USA
Current Beneficiary	BBVA USA, an Alabama banking corporation, formerly known as Compass Bank	Mortgage Servicer Address	401 West Valley Avenue, Homewood, AL 35209

SALE INFORMATION:

Date of Sale	12/03/2019
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The atrium on the 1st floor of the County administration building, 200 South Texas Avenue, Bryan, Texas County Courthouse in Brazos County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Brazos County Commissioner's Court.
Substitute Trustees	Pete Florez, Zachary Florez, Orlando Rosas, Bobby Brown, Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, David Sims, Robert LaMont, Allan Johnston, Ronnie Hubbard, Selim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	5001 Spring Valley Road, Suite 1020W, Dallas, Texas 75244

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
ALL OF LOT ELEVEN (11), BLOCK ONE (1), RIVER PLACE SUBDIVISION PHASE TWO, A SUBDIVISION IN BRAZOS COUNTY, TEXAS ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4178, PAGE 311 OF THE OFFICIAL PUBLIC RECORDS OF BRAZOS COUNTY, TEXAS.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

NOTICE OF TRUSTEE'S SALE

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

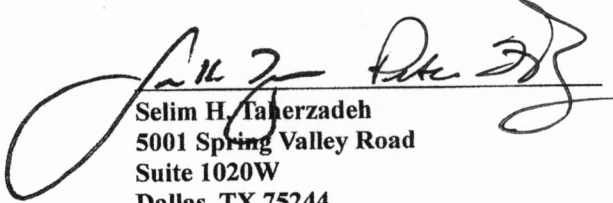
The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Dated October 31, 2019.


Selim H. Taherzadeh
5001 Spring Valley Road
Suite 1020W
Dallas, TX 75244
(469) 729-6800

Return to: TAHERZADEH, PLLC
5001 Spring Valley Road, Suite 1020W, Dallas, TX 75244

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Americo Alejandro Leal Rios and Maria Del Refugio Cardoza Trevino	Deed of Trust Date	November 28, 2012
Original Mortgagee	Compass Bank	Original Principal	\$447,000.00
Recording Information	Instrument #: 01139298 in Brazos County, Texas	Original Trustee	Jon Mulkin
Property Address	8350 Joyce Road, Bryan, TX 77808	Property County	Brazos

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	BBVA USA, an Alabama banking corporation, formerly known as Compass Bank	Mortgage Servicer	BBVA USA
Current Beneficiary	BBVA USA, an Alabama banking corporation, formerly known as Compass Bank	Mortgage Servicer Address	401 West Valley Avenue, Homewood, AL 35209

SALE INFORMATION:

Date of Sale	12/03/2019
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The atrium on the 1st floor of the County administration building, 200 South Texas Avenue, Bryan, Texas County Courthouse in Brazos County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Brazos County Commissioner's Court.
Substitute Trustees	Pete Florez, Zachary Florez, Orlando Rosas, Bobby Brown, Sharon St. Pierre, Sheryl LaMont, Harriett Fletcher, David Sims, Robert LaMont, Allan Johnston, Ronnie Hubbard, Selim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	5001 Spring Valley Road, Suite 1020W, Dallas, Texas 75244

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
TRACT ONE - FEE SIMPLE:

LOT TEN (10), WICKSON LAKE ESTATES AMENDING PLAT, BRAZOS COUNTY, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4181, PAGE 216 OF THE OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

TRACT TWO - EASEMENT:

A NON-EXCLUSIVE ACCESS EASEMENT OVER "JOYCE ROAD", AS SHOWN ON PLAT RECORDED IN VOLUME 4181, PAGE 216, OFFICIAL RECORDS, BRAZOS COUNTY, TEXAS.

TRACT THREE - EASEMENT:

A NON-EXCLUSIVE ACCESS EASEMENT OVER "WICKSON LAKE ROAD" AS SHOWN ON PLAT RECORDED IN VOLUME 4181, PAGE 216, OFFICIAL RECORDS, BRAZOS COUNTY, TEXAS.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 205-00839

PAGE 1

NOTICE OF TRUSTEE'S SALE

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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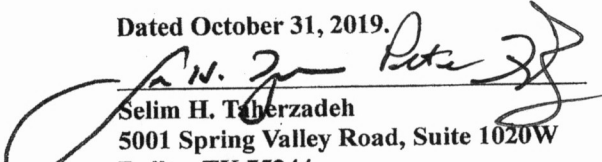
The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

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Dated October 31, 2019.


Selim H. Taherzadeh
5001 Spring Valley Road, Suite 1020W
Dallas, TX 75244
(469) 729-6800

Return to: TAHERZADEH, PLLC
5001 Spring Valley Road, Suite 1020W, Dallas, TX 75244

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on December 9, 2011, a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by WILLIAM BENFORD, as mortgagor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ONE REVERSE MORTGAGE, LLC, ITS SUCCESSIONS AND ASSIGNS, as mortgagee and G. TOMMY BASTIAN, as trustee, and was recorded on December 20, 2011 under Clerk's Instrument Number 2011-1108150 in the real property records of Brazos, Texas.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated November 30, 2016, and recorded on December 8, 2016, under Clerk's Instrument Number 2016-1283218 in the real property records of Brazos County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors are now deceased; and

WHEREAS, the entire amount delinquent as of December 3, 2019 is \$63,594.16; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on October 15, 2007 in Dallas County under Clerk's File Number 20070369306, notice is hereby given that on December 3, 2019, at 11:00 AM local time or no later than three hours thereafter, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

**LAND SITUATED IN THE CITY OF BRYAN IN THE COUNTY OF BRAZOS
IN THE STATE OF TX
BEING FORTY-FIVE FEET (45 FEET) OF LOT SEVEN (7) ADJACENT TO
LOT EIGHT (8), BLOCK ONE (1), CANDY HILL ADDITION, AN ADDITION
TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO
THE PLAT RECORDED IN VOLUME 68, PAGE 521, OF THE DEED
RECORDS OF BRAZOS COUNTY, TEXAS. COMMONLY KNOWN AS: 1003
DALE STREET, BRYAN, TX 77803-2883.**

Commonly known as: 1003 DALE ST, BRYAN, TX 77803.

The sale will be held in Brazos County, Texas at the following location: FIRST FLOOR OF THE COURTHOUSE ADJACENT TO THE COUNTY CLERK'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

The Secretary of Housing and Urban Development will bid \$63,594.16.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorated share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$6,359.42 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$6,359.42 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.



If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$63,594.16, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: November 8, 2019

L. Keller Mackie
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.
Parkway Office Center, Suite 900
14160 North Dallas Parkway
Dallas, TX 75254
(214) 635-2650
(214) 635-2686 Fax

After recording, return to:
THE WEAVER LAW FIRM
1800 Bering Drive, Suite 1050
Houston, Texas 77057

FILED

2019 NOV 11 P 3:39

STATE OF TEXAS §
 §
COUNTY OF BRAZOS §

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRYAN, TEXAS
BY: *mgm* DEPUTY

NOTICE OF FORECLOSURE SALE

Date: November ____, 2019

Secured Obligations: Promissory Note ("Note"), dated February 21, 2006, executed by COLLEGE STATION HOTEL PARTNERS, INC., a Texas corporation, by and through Daljit S. Sidhu, President, and Ganta Singh, Secretary (the "Borrower"), as maker, and payable to the order of FIRST NATIONAL BANK d/b/a NATIONAL BANK OF COMMERCE ("Original Beneficiary"), as lender, in the original principal amount of \$2,962,500.00, and all extensions, renewals, replacements, amendments, and assignments thereof.

Deed of Trust: Deed of Trust, dated February 21, 2006, executed by Borrower, as grantor, to Shalor Townzen, as trustee, for the benefit of Original Beneficiary, as beneficiary, recorded as Clerk's File No. 921936, in Vol. 7241, Pg. 186, in the Official Public Records of Real Property of Brazos County, Texas; and Corrected Deed of Trust, dated February 21, 2006, executed by Borrower, as grantor, to Shalor Townzen, as trustee, for the benefit of Original Beneficiary, as beneficiary, recorded as Clerk's File No. 968882, in Vol. 8093, Pg. 25, in the Official Public Records of Real Property of Brazos County, Texas; as modified by (the "Note"): (a) Modification and Extension Agreement dated September 1, 2010, by and between Borrower and Original Beneficiary, recorded as Clerk's File No. 1074642, in Vol. 9870, Pg. 175, in the Official Public Records of Real Property of Brazos County, Texas; (b) Modification and Extension Agreement dated September 7, 2012, by and between Borrower and Original Beneficiary, recorded as Clerk's File No. 1134181, in Vol. 10936, Pg. 141, in the Official Public Records of Real Property of Brazos County, Texas; and (c) Modification and Extension Agreement dated October 1, 2014, by and between Borrower and Original Beneficiary, recorded as Clerk's File No. 1212893, in Vol. 12353, Pg. 144, in the Official Public Records of Real Property of Brazos County, Texas.

Original Beneficiary: FIRST NATIONAL BANK d/b/a NATIONAL BANK OF COMMERCE

Assignee: CST INVESTMENTS, LLC

Property: ALL OF LOTS EIGHT (8), NINE (9), AND TEN (10), BLOCK EIGHTEEN (18), SOUTHWOOD VALLEY SECTION 4-B, CITY OF COLLEGE STATION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 367, PAGE 239 OF THE DEED RECORDS OF BRAZOS COUNTY, TEXAS.

Substitute Trustees: Richard D. Weaver and/or James Hamilton Foley and/or Philip K. Broderick and/or Marvin Martin

Substitute Trustees' Address: James Hamilton Foley, Richard D. Weaver, Philip K. Broderick
THE WEAVER LAW FIRM
1800 Bering Drive, Suite 1050
Houston, Texas 77057

Marvin Martin
P.O. Box 5417
Bryan, Texas 77805

Foreclosure Sale:

Date: **Tuesday, December 3, 2019**

Time: The sale of the Property (as defined in the Deed of Trust) (such sale is the "Foreclosure Sale") will take place between the hours of 10:00 a.m. and 2:00 p.m. local time, the earliest time at which the Foreclosure Sale will be is 10:00 a.m.

Place: Brazos County Administration Building, Atrium of the First Floor, 200 S. Texas Avenue, Bryan, Texas 77803 or as designated by the Brazos County Commissioners Court.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction, and the real property, more particularly described in Exhibit "A", will be sold to the highest bidder for cash, except that Assignee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Assignee, the current owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Therefore, notice is given that on and at the Date, Time, and Place of Sale described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

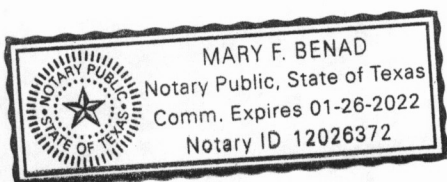
SUBSTITUTE TRUSTEE:

Marvin Martin

Marvin Martin

STATE OF TEXAS §
 §
COUNTY OF BRAZOS §

This instrument was acknowledged before me on this 11th day of November 2019, by Marvin Martin, as Substitute Trustee.



Mary Benad

Notary Public in and for the State of Texas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

THE STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF BRAZOS

§

WHEREAS, on May 9, 2011, **David T. Duncan and Betty V. Duncan, husband and wife,** ("Grantor") executed and delivered a Deed of Trust (the "Deed of Trust") conveying to **Gail Kolle Hoad**, as Trustee, the hereinbelow described property to secure **Prosperity Bank**, the successor by merger with **First Victoria National Bank**, in the payment of an indebtedness (the "Note") therein described, the Deed of Trust being filed and recorded under Clerk's File No. 01090959, Film Code No. Book OR, Volume 10157, Page 161, et. seq., in the Official Public Records of Real Property of Brazos County, Texas, to which reference is hereby made for all purposes; and

WHEREAS, default has occurred in the payment of the Note and the same is now wholly due, and **Prosperity Bank** (the "Beneficiary"), the owner and holder of the Note, has requested the undersigned to sell the Property to satisfy the Note; and

WHEREAS, the above named Trustee and any previously appointed Substitute Trustee was removed under and in accordance with the Deed of Trust and the Beneficiary designated and appointed **Michael J. Smith, Pete Florez, Zachary Florez, Orlando Rosas and Bobby Brown**, any of whom may act independently as Substitute Trustee to enforce the Trust, and any of whom may conduct the sale of the Property and may be contacted as indicated on the signature block below.

NOW, THEREFORE, pursuant to the authority conferred upon me by the Deed of Trust, I, **Michael J. Smith**, hereby give notice that I or one of the other Substitute Trustees whose names

and addresses are set out below, will sell the Property at public auction to the highest bidder, for cash, on **Tuesday, December 3, 2019**. The earliest time at which the sale will occur shall be at **11:00 o'clock A.M.** and it may take place not later than three hours after said time, and the sale shall take place in the area which has been designated as the area for foreclosures to take place, being the Atrium on the first floor of the Brazos County Administration Building located at 200 South Texas Avenue, Bryan, Texas, which designated area is more particularly described in the Brazos County Commissioner's Court Minutes recorded in the Official Real Property Records of Brazos County, Texas, or any other area which has been designated by the Brazos County Commissioner's Court as the area for foreclosures to take place. This conveyance will be made subject to any exceptions referenced in the Deed of Trust to the extent the same are still in effect and shall not cover any part of the Property that has been released from the liens of the Deed of Trust. The Property that will be sold at the foreclosure sale includes the following described real property, together with all improvements and fixtures thereon and appurtenances thereto:

Lot Two (2), Block Sixteen (16), Miramount Section 6, an addition to the City of Bryan, Brazos County, Texas, according to the plat recorded in Volume 5394, Page 283, Official Records of Brazos County, Texas; more commonly known as 4710 Miramount Circle, Bryan, TX 77802-1700.

THE SALE OF THE PROPERTY IS "AS-IS" AND "WHERE-IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. THE SUBSTITUTE TRUSTEE MAKES NO REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE COMPLIANCE WITH THE LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

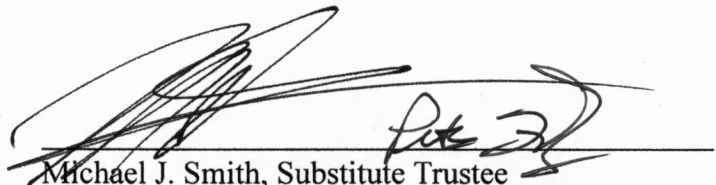
SUBSTITUTE TRUSTEES

NOTICE IS HEREBY PROVIDED THAT ONE OF THE FOLLOWING NAMED SUBSTITUTE TRUSTEES WHOSE ADDRESS AND CONTACT INFORMATION FOR PURPOSES HEREOF IS AS FOLLOWS MAY CONDUCT THE SALE:

Michael J. Smith, Pete Florez, Zachary Florez, Orlando Rosas and Bobby Brown
c/o CHERNOSKY, SMITH, RESSLING & SMITH, PLLC
Attention: **Michael J. Smith**
700 Gemini Avenue, Suite 120
Houston, Texas 77058
Telephone: (713) 800-8608
Email: msmith@csrslaw.com

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated this 24 day of November, 2019.



Michael J. Smith, Substitute Trustee
Chernosky, Smith, Resslering & Smith, PLLC
700 Gemini Avenue, Suite 120
Houston, Texas 77058
Telephone: (713) 800-8608
Email: msmith@csrslaw.com

APPOINTMENT OF SUBSTITUTE TRUSTEE AND
NOTICE OF SUBSTITUTE TRUSTEE SALE

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**APPOINTMENT OF
SUBSTITUTE TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Allan Johnston, Ronnie Hubbard, Kelly Goddard, Pete Florez, Harriett Fletcher, David Sims, Kristopher Holub, Patrick Zwiers, Kristie Alvarez, Julian Perrine, Evan Press, Amy Bowman, Renee Thomas, Reva Rouchon-Harris, Kathleen Adkins, Ian Moser, Bob Schubert, Leighton Schubert, Leigha Schubert, Florence Rosas, Vanessa McHaney, Reid Ruple, Cary Corenblum, Luci Fuller, Mariel Marroquin, Zachary Florez, Orlando Rosas, Joshua Sanders, Aarti Patel, Bobby Brown, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE TRUSTEE'S
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, Mailing Address: P.O. Box 815369, Dallas, Texas 75381;
Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on December 03, 2019 between the hours of 11am - 2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

LOCATION OF SALE:

The place of the sale shall be: THE ATRIUM ON THE 1ST FLOOR OF THE COUNTY ADMINISTRATION BUILDING, 200 SOUTH TEXAS AVENUE, BRYAN, TEXAS in BRAZOS County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE
FORECLOSED:**

Deed of Trust or Contract Lien dated 09/29/2006 and recorded under Volume, Page or Clerk's File No. DOC 00942524 VOL 7618 PAGE 151 in the real property records of Brazos County Texas, with HOWARD W RAY, A SINGLE MAN as Grantor(s) and WMC Mortgage Corporation as Original Mortgagee.

OBLIGATIONS SECURED:

Deed of Trust or Contract Lien executed by HOWARD W RAY, A SINGLE MAN securing the payment of the indebtedness in the original principal amount of \$17,300.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by HOWARD W RAY. CTF Asset Management LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

MORTGAGEE:

CTF Asset Management LLC is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. CTF Asset Management LLC's address is:

CTF Asset Management LLC
c/o FCI Lender Services Inc
PO Box 27370
Anaheim, CA 92809

NOV 11 P 3:56
BRYAN COUNTY CLERK
BRYAN, TEXAS

**LEGAL DESCRIPTION OF
PROPERTY TO BE SOLD:**

LOT TWENTY-THREE (23) BLOCK TWENTY-ONE (21) MARGARET WALLACE SUBDIVISION.
CITY OF BRYAN ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 138 PAGE 573 OF
THE DEED RECORDS OF BRAZOS COUNTY, TEXAS (the "Property")

**REPORTED PROPERTY
ADDRESS:**

4200 MARSH ST. BRYAN, TX 77803

TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

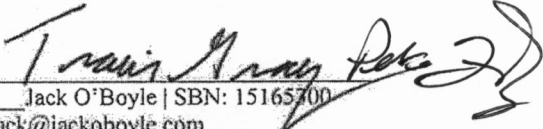
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refilled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Signed on the 31 day of October, 2019.

Respectfully,

JACK O'BOYLE & ASSOCIATES



Jack O'Boyle | SBN: 15165700

jack@jackoboyle.com

Travis H. Gray | SBN: 24044965

travis@jackoboyle.com

Chris S. Ferguson | SBN: 24069714

chris@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS MORTGAGE
SERVICER

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

DEED OF TRUST INFORMATION:

Date: October 29, 2004
Grantor(s): Michael W. Holiday, a single man and Richard Chase Chester, a single man
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC
Original Principal: \$132,000.00
Recording Information: Book 6369, Page 267
Property County: Brazos
Property: BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN BRAZOS COUNTY, TEXAS AND BEING LOT NINE (9), BLOCK ONE (1), BRIARCREST VALLEY, PHASE 6, AN ADDITION TO THE CITY OF BRYAN, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 474, PAGE 791, DEED RECORDS OF BRAZOS COUNTY, TEXAS.
Property Address: 2308 Valley View Dr.
Bryan, TX 77802

FILED FOR RECORD
DATE 9/1-12-2019
AT O'CLOCK M
KAREN MCQUEEN
BRAZOS COUNTY CLERK
By M. Garcia

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET BACKED CERTIFICATES, SERIES 2005-BC2
Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 55 Beattie Place, Suite 100 MS 561
Greenville, SC 29601

SALE INFORMATION:

Date of Sale: December 3, 2019
Time of Sale: 11:00 am or within three hours thereafter.
Place of Sale: The Atrium on the first floor of the County Administration building at 200 South Texas Avenue, Bryan, Texas or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Amy Bowman, Reid Ruple, Kathleen Adkins, Evan Press, Stephanie Kohler, Cary Corenblum, Luci Fuller, Mariel Marroquin, Kristopher Holub, Catrena Ward, Julian Perrine, Pete Florez, Zachary Florez, Orlando Rosas, Vanessa McHaney or Alexander Wolfe, any to act

PLG File Number: 19-020557-1

Substitute 5501 East LBJ Frwy, Ste. 925
Trustee Address: Dallas, TX 75240

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Amy Bowman, Reid Ruple, Kathleen Adkins, Evan Press, Stephanie Kohler, Cary Corenblum, Luci Fuller, Mariel Marroquin, Kristopher Holub, Catrena Ward, Julian Perrine, Pete Florez, Zachary Florez, Orlando Rosas, Vanessa McHaney or Alexander Wolfe, any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. Amy Bowman, Reid Ruple, Kathleen Adkins, Evan Press, Stephanie Kohler, Cary Corenblum, Luci Fuller, Mariel Marroquin, Kristopher Holub, Catrena Ward, Julian Perrine, Pete Florez, Zachary Florez, Orlando Rosas, Vanessa McHaney or Alexander Wolfe, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group
6267 Old Water Oak Road
Suite 203
Tallahassee, FL 33213
(850) 422-2520

WITNESS MY HAND this 12 day of November, 2019.

Sharon St. Pierre
Amy Bowman, Reid Ruple, Kathleen Adkins,
Evan Press, Stephanie Kohler, Cary Corenblum,
Luci Fuller, Mariel Marroquin, Kristopher Holub,
Catrena Ward, Julian Perrine, Pete Florez, Zachary
Florez, Orlando Rosas, Vanessa McHaney, Alexander
Wolfe, Sharon St. Pierre, Robert La Mont, Sheryl
La Mont, David Sims or Allan Johnston

Substitute Trustees